



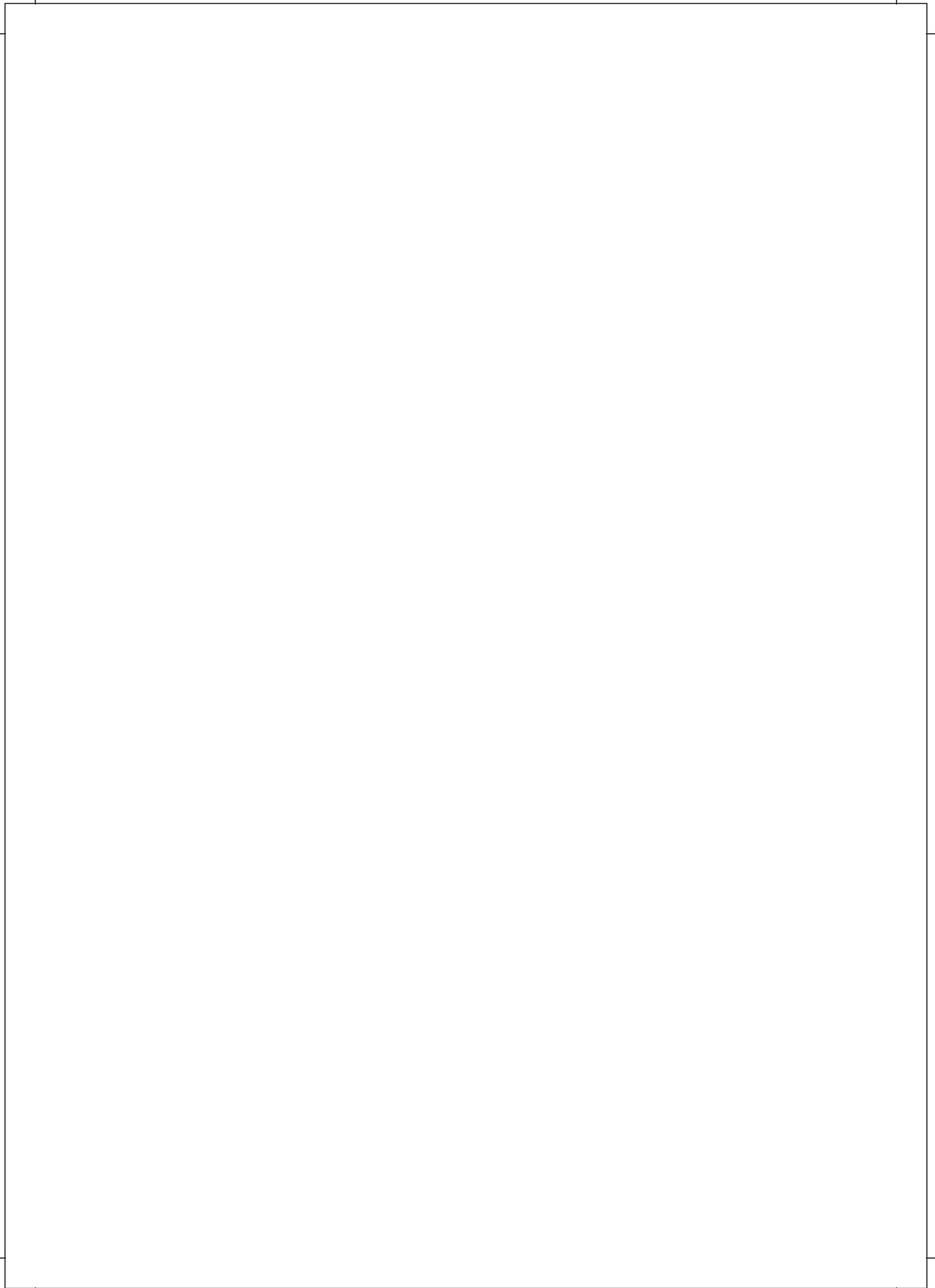
ALWAYS YOU FIRST

**POWER UP
YOUR STARTUP**



FIRSTWINGS Startup Banking Program by IDFC FIRST Bank is your launchpad for growth. With unique banking solutions, and tailored products we are here to help your startup scale and succeed.

#ThePlanForYourPlans












INTRODUCING
FIRSTWINGS
Startup Banking Program

As a startup founder, you don't have time to lose. You want to make it all happen, like yesterday. While you dream big, you need someone to support in achieving those ambitions. With IDFC FIRST Bank's **FIRSTWINGS** Startup Banking Program that's what you get - a partner that helps you in reaching your full potential and scaling new heights. Our startup solutions are a suite of customized offerings to give your startup the thrust it needs.

Explore our products and services designed to meet unique needs of your startup:

-  | Minimum Balance waived off for first 3 years on Startup Current Account
-  | BRAVO (Auto-sweep feature)
-  | Rocket Current Account
-  | Industry-First Working Capital Solutions for pre-profit startups
-  | Business Credit Card with step-up facility
-  | Founder Success Program to turn your ideas into success
-  | 100+ Partner Offers to assist your business growth

STARTUP CURRENT ACCOUNT

IDFC FIRST Bank provides a Startup Current Account with minimum balance waived off for the first 3 years.

0
Charges
on **37+**
Current Account
Services

Cloud Credits
worth
\$1000
for Website
Services

Up to
₹30 Lakhs
per Month
Cash Deposit
Facility

Up to
₹1 Crore
Accident
Insurance Cover
(With Visa Signature
Debit Card)

Dedicated
Relationship
Manager
for DPIIT Registered
Startups

0
Setup & Annual
Maintenance
Charges
(PG, UPI/QR & Virtual A/Cs)



Scan the QR Code
to know more

BRAVO

(Auto-sweep feature)

BRAVO is a unique feature where you can set up an Auto-Sweep into Fixed Deposit (FD) on Current Account, with no penalty on premature FD breakage. India's first & only Bank to offer this as a feature for select Current Account variants, for new accounts opened, & even for existing customers!

How it works?



Choose any amount above ₹5 lakhs for **auto-sweep** to a FD



FD will break only when Current Account balance goes below **₹5 Lakhs**



Earn Interest of up to **6.30% p.a** on the FD



FD Breakages will **not attract** any **penalty on withdrawal**



Balance above the set threshold moves into a **FD on a daily basis** in multiples of ₹1000



FD Breakage will be in **unit of ₹1** to give you **maximum benefit**

Get

6.30%
P.A.

Interest On
Fixed Deposits

Scan the QR Code
to know more



IDFC FIRST Bank is the first bank to provide the flexibility to customers to create auto sweep FD without premature penalty on Current Account variants. This feature will not be available for Special purposes Products such as CC/OD Products, EEFC, RERA, ESCROW, etc. The applicable Fixed Deposit(FD) rates are notified on the Bank's official website and are subject to change from time to time. The interest rate mentioned herein is applicable as on date for the deposits having 370 days tenure. The deposits shall ascertain the FD rates on the value date of FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply.

ROCKET CURRENT ACCOUNT

For Growth-Stage Startups

Introducing IDFC FIRST Bank's 'Rocket' Current Account – where you can sweep-out surplus balances into FDs & sweep back the balances based on your transaction needs. All this with a one time instruction to the bank - the automated sweep does all the work for you.

Open your '**Rocket**' Current Account

Choose the sweep percentage for a **370 day Fixed Deposit (FD)**

Earn **6.30% interest p.a.** on the FD

Withdraw any amount from Current Account and FD, **no minimum balance required**

FD will not break if there is balance in the Current Account

FD breakage, if any, **will not attract prepayment charges**

In case of withdrawal, FD breakage will be **rounded off** to the **nearest ₹1 value**

Get
6.30%
P.A.
Interest On
Fixed Deposits

That's not all, explore other benefits for venture funded startups

**Dedicated
Expert**
for FDI/ ODI
Transactions
& Compliance

**Dedicated
Relationship
Banker**
for All Growth
Stage Startups

**All-In-One
Digital
Platform**
with single view
for all Accounts
& more

The applicable Fixed Deposit (FD) rates are notified on the Bank's official website and are subject to change from time to time. The interest rate mentioned herein is applicable as on date for the deposits having 370 days tenure. The depositors shall ascertain the FD rates on the value date of FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply. The services are being offered free in good faith. In case of abuse of services, the Bank reserves all the rights to charge fees, as applicable.

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WORKING CAPITAL SOLUTIONS

Unlock your Startup Growth Potential

Industry-First working capital solutions for pre-profit Startups that helps you scale your business as you grow

**Working
Capital
Solutions**

for Pre-Profit
Startups

Lending
Up to
₹5 Crore

without any
physical
collateral

Pre-Series A

funded startups
with up to

\$1.5mn

fundraise
can apply

Minimum

Documentation

for **Loan
Processing**

IDFC FIRST Bank offers quick & convenient solution to startups for cashflow management, capital expansion projects or forex and trade requirements



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WORLD BUSINESS PLATINUM CURRENT ACCOUNT

Seamless Trade Finance Solutions

0
Fee Banking
on **10+**
Trade Forex
Services

Flexibility
to maintain
**Average
Monthly
Balance**

**Unified
Sign-On
Access**
to Net Banking
Portal

Quick & Seamless
**Inward
Remittance
Settlements**
in **3 Clicks**

**Online
Trade
Portal**
for submission of
IDPMS/ EDPMS
pendency

Instant
**Rate
Booking
& EEFC**
conversion

**Transparent
Online Rate
Booking**
service for
**International
Transactions**



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FIRST X.CEL

Corporate Engagement Layer

FIRST X.CEL (Corporate Engagement Layer) extends a unified answer for all the financial and ecosystem needs of any corporate and extends across banks and beyond.



In today's evolving financial landscape coupled with endless technological changes; swift decision making is critical for managing finances efficiently. **FIRST X.CEL** aims to simplify corporate financial engagement and simplify decision making by extending:



Smart contextual dashboard



Intelligent tailored insights



Innovative receivable management solution



Transparent transaction tracking & onboarding

The platform serves as a digital gateway for managing a wide range of banking services, tailored specifically for the complexities of corporate banking needs.

FIRST BUSINESS CREDIT CARD

Earn up to
10x
Reward Points
on foreign
currency spends

Avail
100%
Credit Limit
against Fixed
Deposits with
Corporate Liability

Up to
4x
Reward Points
on your cloud
storage & digital
marketing spends

Industry
Lowest
Interest
(APR%)
Starting from 15% p.a.

Earn Milestone
Rewards of
5,000
Reward Points
on ₹10 lakhs spends
in a year

Earn Milestone
Rewards of
10,000
Reward Points
on ₹20 lakhs spends
in a year



(RP = Reward Points)

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FOUNDER SUCCESS PROGRAM



In association with



A one-of-its-kind initiative that provides Mentoring, Networking, and Fundraising opportunities along with media coverage to India's most promising Startups

- » Curated bootcamps and mentorship by startup ecosystem experts
- » Pitch to marquee investors to raise funds
- » Network with India's top startup founders and investors
- » Chance to be featured in IDFC FIRST Bank's 'Top 100 Startups to Watch out for' report
- » Opportunity to present your startup's story on social media

Industry Stalwarts as Mentors for Season 1 & 2:



Sabeer Bhatia
Founder - Hotmail



Ashwin Damera
Co-Founder - Emeritus



Nikhil Kamath
Co-founder, Zerodha



Sanjay Mehta
Founding Partner 100X VC



Sanjeev Bikchandani
Founder - Info Edge



Rahul Jain
CEO - Epigamia



Ankit Nagori
Founder - Curefoods

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FOUNDER SUCCESS PROGRAM

BESPOKE INVESTOR & ECOSYSTEM CONNECTS

IDFC FIRST Bank through its partnership with leading investors and ecosystem players establishes investor and networking platforms that provides an opportunity for startups to engage with the investor community

Early Stage - E-cells/Govt. Bodies



Early Stage - Angel/Seed Investors



Early Stage - Angel Investing Platforms



Early Stage - Incubators/Accelerators



Growth Stage - RBF/VDs/VCS



BEYOND BANKING SUITE

You focus on your Business while we take care of all your other requirements.
Benefit from **100+ partner offers** pre-embedded into your Current Account,
for all common needs of your business.

ERP & Accounting



Get up to 15% off



Get up to 50% off



Free for 1 year Service free



Get 20% Off*

HRMS Solutions



Flat 20% off



Selected free services



Free Subscription



Get flat 15% off

Legal & Taxation



Get 20% off*



Get 20% off



Get 30% off*



Get up to 60% off

Travel & Logistics



Get 10% off



Get Service worth ₹5000



Savings up to ₹6500



Savings up to ₹5000

Ecommerce



Get Flat 30% off



Get 50% off*



Savings up to ₹12000

Others



Credits up to 350,000 USD



Get Credits worth 1000 USD



Get 30% off

COWORK Spaces



Get Up to 20% off



Get Up to 50% off



Get Up to 33% off



Get Up to 50% off*



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to know more

FIRSTWINGS



Startup Banking Program



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